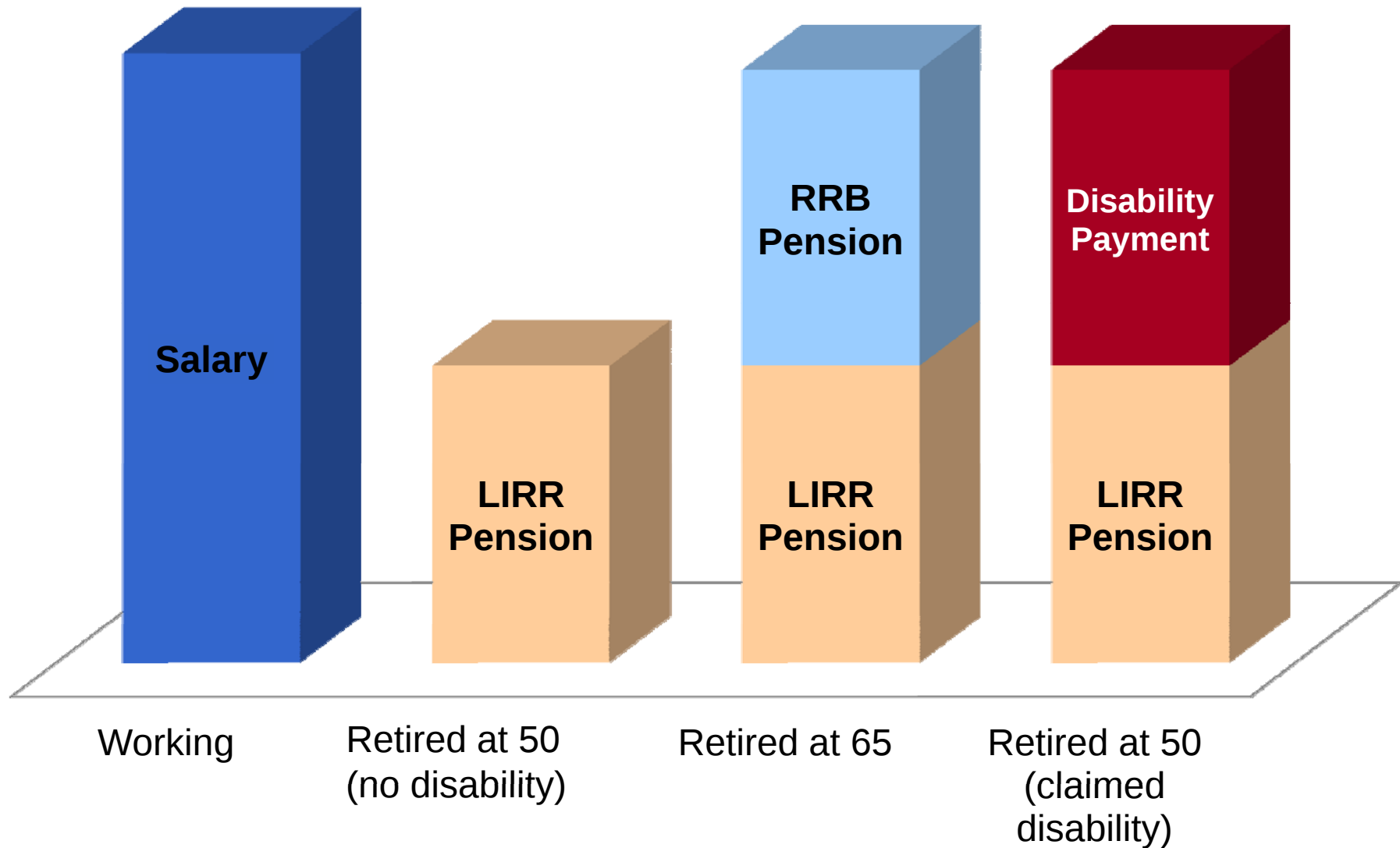


INCENTIVE TO FALSELY CLAIM DISABILITY



ALLEGED LIRR DISABILITY FRAUD SCHEME

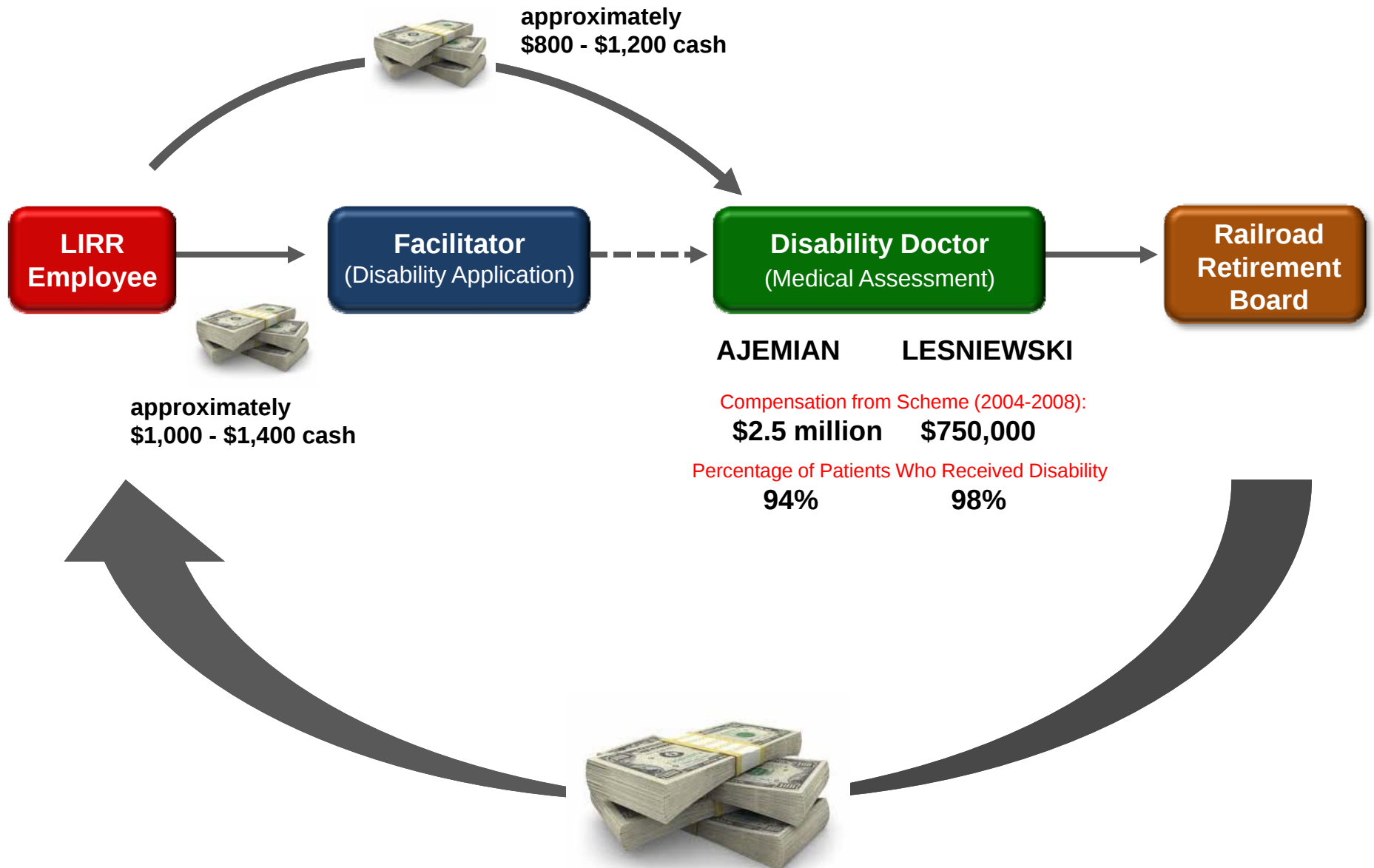


Chart 3

AJEMIAN & LESNIEWSKI LIRR DISABILITY PATIENTS (first seen in 2005)

